

ACCIDENTAL DEATH AND DISMEMBERMENT(AD&D) PLAN

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) HIGHLIGHTS

- “Employee only” or “employee and family” coverage.
- Employee benefit amount for accidental death is \$100,000.
- Dependent benefit amounts are based on family composition at time of loss.
- Accidental dismemberment benefit amounts are based on the type of dismemberment.

INTRODUCTION

The Accidental Death and Dismemberment (AD&D) plan will pay benefits for death or serious injury resulting from a covered accident.

To enroll in the AD&D plan, you must be enrolled for at least \$10,000 of Life Insurance benefits.

WHO MAY BE COVERED

This plan is available for yourself only or yourself and your family. If you elect to cover your family, your eligible dependents include:

- Your spouse. You may be legally separated but not divorced.
- Your children from 14 days old up to 23 years of age **only** if they are:
 - your natural children, stepchildren, foster children placed through a State foster child program, legally adopted children, children in your physical custody and for whom bona fide adoption proceedings are underway, or children for whom you are the legal, court-appointed guardian;
 - unmarried and chiefly dependent upon you for support; and
 - living with you in a normal parent-child relationship;
 - This provision is waived for natural/adopted children of the employee who are living with a divorced spouse, assuming all other criteria is met.
 - Only stepchildren living with the employee 50% of the time or more are covered under this plan.

Children incapable of earning their own living because of a mental or physical incapacity are covered even if they are past age 23. However, the incapacity must have existed before age 23 and the children must continue to rely chiefly on you for support. You must furnish the health carrier evidence of the incapacity, proof the incapacity existed before age 23 and proof of financial dependency. This proof must be provided no later than 31 days after their 23rd birthday or the date they become covered under the plan, whichever is later. The health

carrier has the right to require proof of the ongoing incapacity and dependency and the right to examine your child as often as needed as long as the incapacity continues. Assuming you continue to cover your dependents, children are covered as long as the incapacity exists, they meet the definition of children, except for age, and you continue to give proof of the incapacity or have examinations as required.

If the AD&D plan covers more than one family member, each eligible family member may be covered both as an employee and as a dependent, or as the dependent of more than one employee. For example, you elect coverage for employee and family and your spouse elects coverage for themselves only. If your spouse dies accidentally, your AD&D benefit for your spouse would be paid to you and their AD&D benefit would be paid to their beneficiary.

AMOUNT OF COVERAGE

The full benefit amount for employees who enroll in this plan is \$100,000. If you enroll your family, the benefits payable for a loss incurred by a family member will be based on the composition of your family at the time of the loss. This is shown in the following table:

Family Composition at Time of Loss	Full Benefit Amount
Employee, Spouse and Dependent Children	
• Employee	\$100,000
• Spouse	40,000
• Each Child	5,000
Employee and Spouse	
• Employee	\$100,000
• Spouse	50,000
Employee and Dependent Children	
• Employee	\$100,000
• Each Child	10,000

The plan will pay benefits if a covered individual dies or suffers a covered loss within 100 days after, and as the result of, an accidental injury, independent of all other causes. Benefits will be paid as follows:

For the loss of...	The plan will pay...
Life	Full benefit amount
Both eyes, feet or hands or any combination thereof	Full benefit amount
One eye, one foot or one hand	1/2 of full benefit amount
Thumb and index finger of same hand	1/4 of full benefit amount

As used above, “loss” for hands and feet means complete severance through or above the wrist or ankle joint; for eyes, complete and irrevocable loss of sight. Loss of sight must be certified as being entire and irrecoverable by a licensed physician specializing in ophthalmology and certified by the American Board of Ophthalmology.

EXCLUSIONS

The AD&D plan will not pay benefits for a loss resulting from any of the following:

- Suicide or suicide attempt by the covered person while sane or insane.
- Disease or bacterial infections, except pyogenic infections which occur through an accidental cut or wound.
- Injury sustained while serving as a pilot or crew member of any aircraft, **except** when traveling on State business.

- Declared or undeclared war or any act thereof.
- Service in the armed forces of any country or international authority unless the services does not exceed 30 days.